

2010 Iowa Employer Benefits Study[©]

12th Annual Study

Iowa Legislative Health Care Coverage Commission – November 10, 2010



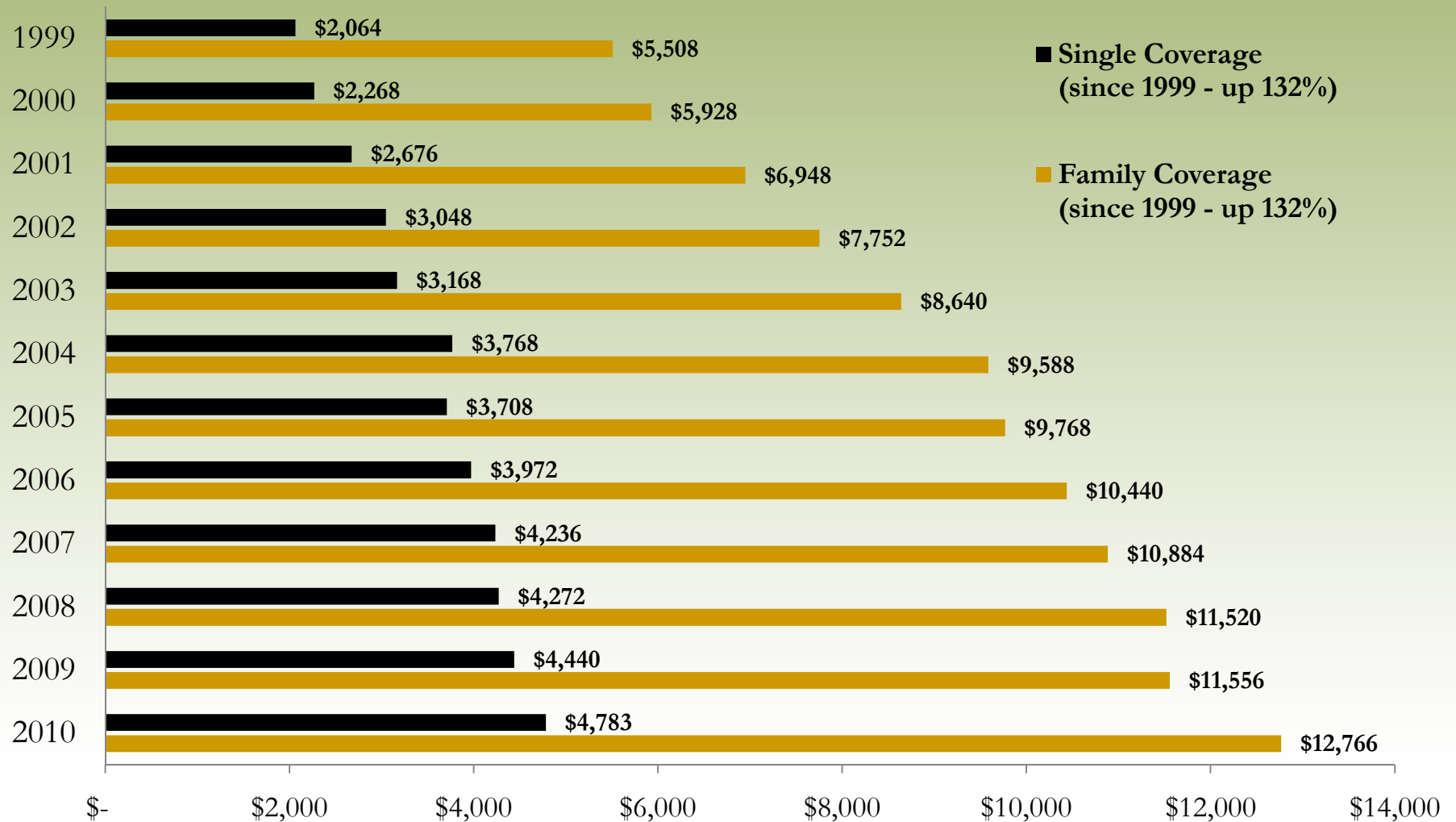
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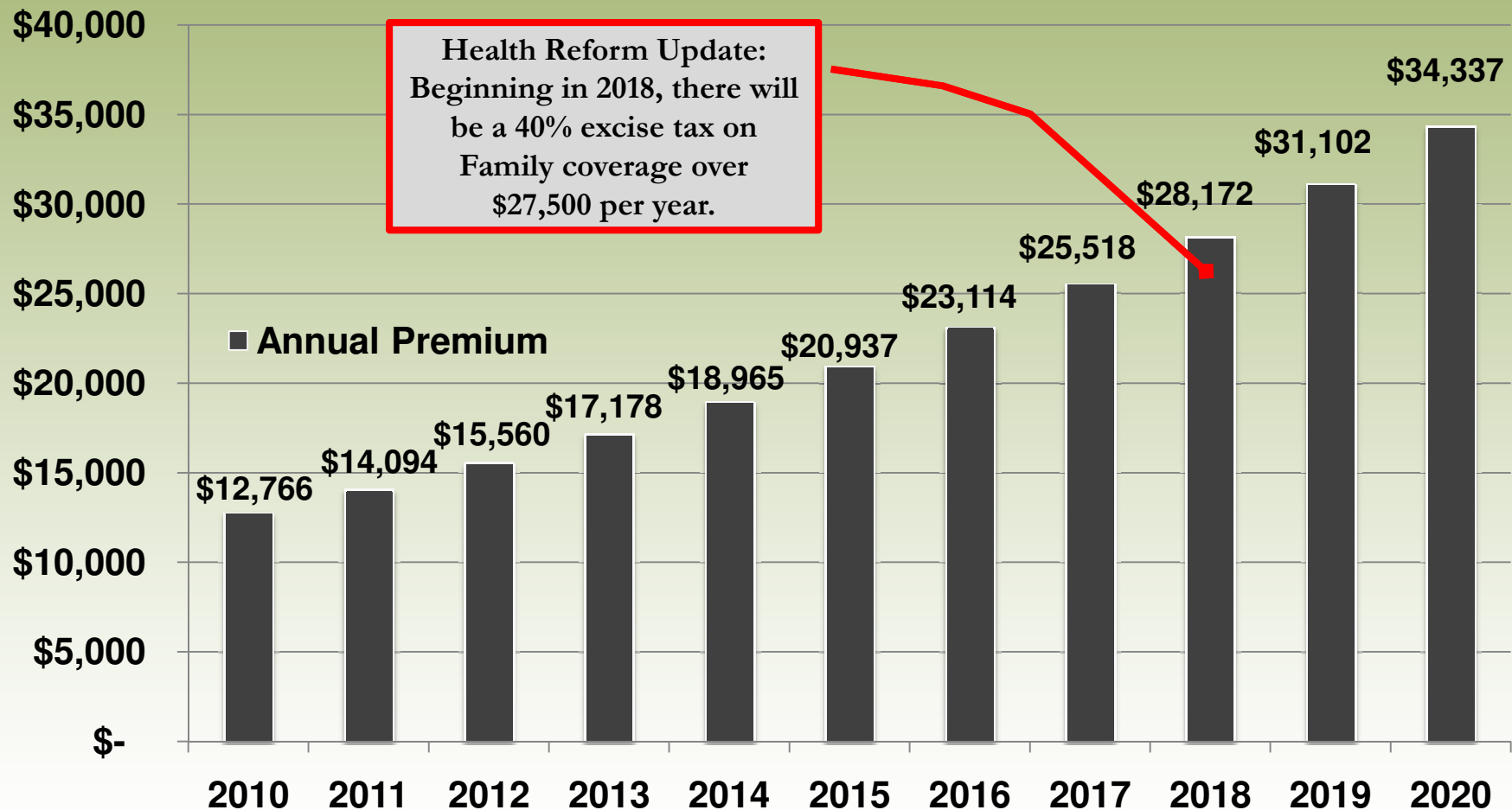
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Average Annual Premiums for Single and Family Coverage, 1999-2010 (All Plans Combined)

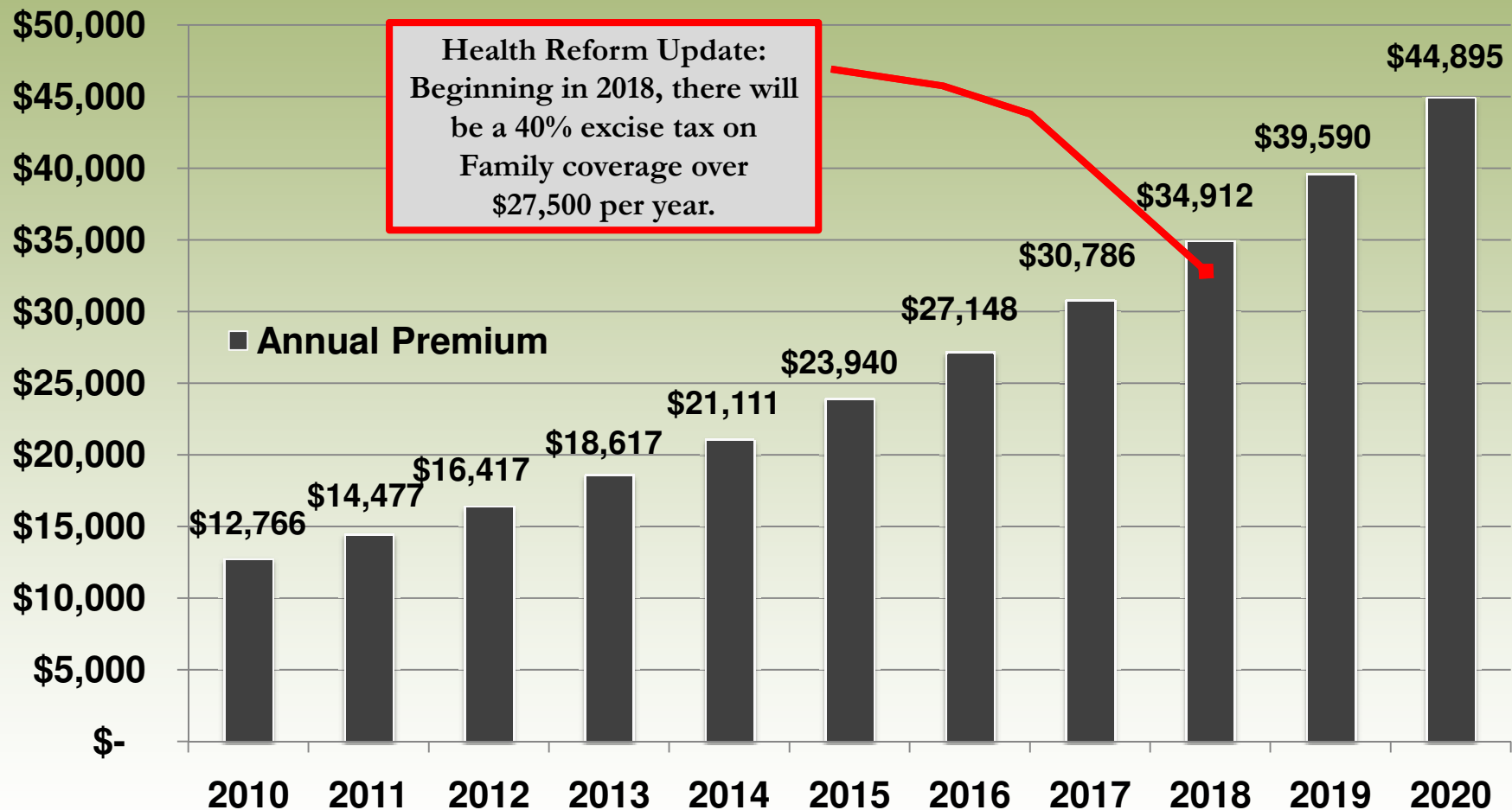


Illustrative Health Insurance Premium Projections for Family Coverage, Assuming Average Growth Rate of 10.4%*



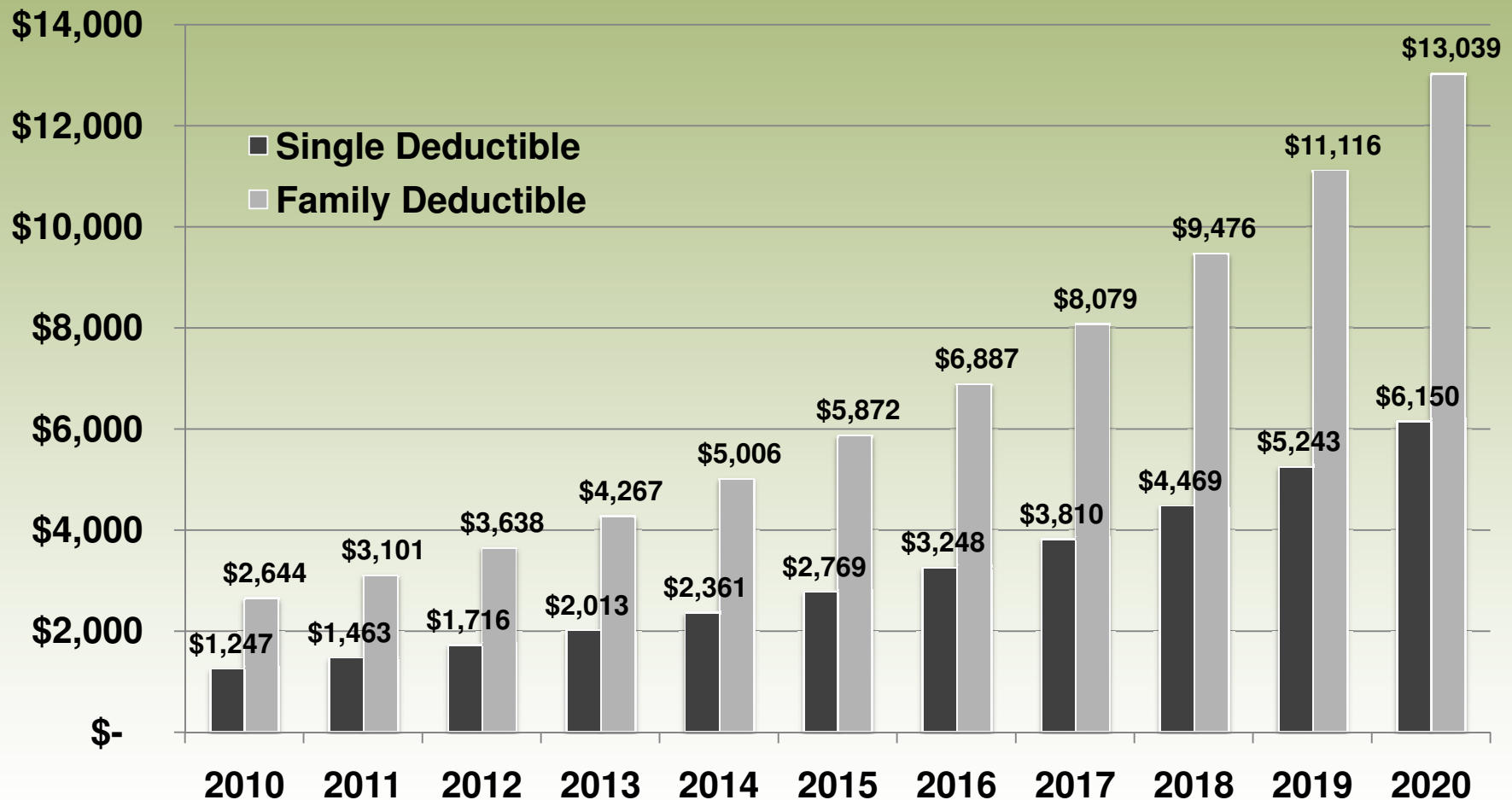
* Note: Health insurance premiums projected for 2011-2020 assuming that the average growth in premiums between 2006 and 2010 (10.4% before benefit plan changes were made) continues.

Illustrative Health Insurance Premium Projections for Family Coverage, Assuming Average Growth Rate of 13.4%*



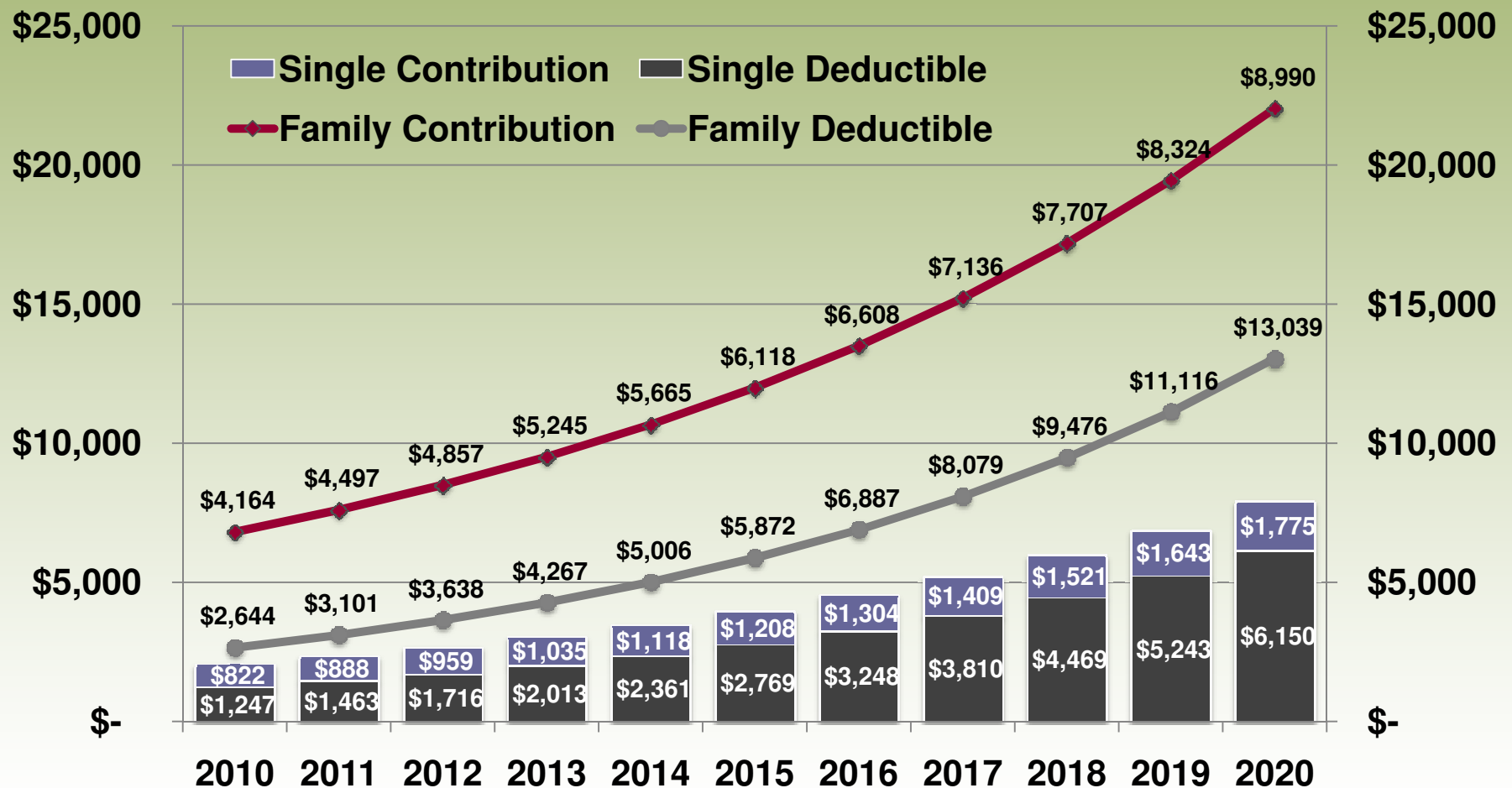
* Note: Health insurance premiums projected for 2011-2020 assuming that the average growth in premiums between 2001 and 2010 (13.4% before benefit plan changes were made) continues.

Illustrative Health Insurance Deductibles for Single and Family Coverage, Assuming Average Growth Rate of **17.3%***



* Note: Health insurance deductibles projected for 2011-2020 assuming that the average growth in deductibles between **2004 and 2010** (17.3%) continues.

**Illustrative Health Insurance Deductibles for Single and Family Coverage,
Assuming Average Growth Rate of **17.3% *** AND Employee Contributions,
Assuming Average Growth Rate of **8.0%******



* Note: Health insurance deductibles projected for 2011-2020 assuming that the average growth in deductibles between **2004 and 2010** (17.3%) continues.

** Note: Health insurance employee contributions projected assuming average growth between **2000 and 2010** (8%) continues.

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Questions?

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